

STATE OF ALABAMA)
JEFFERSON COUNTY)

20211109000542840
11/09/2021 02:21:50 PM
SUBAGREM 1/3

SUBORDINATION AGREEMENT

WHEREAS, Robert Lee Ballard, Jr, and Teresa Lynn Ballard, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20210413000184310 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to **Hometown Lenders, Inc ISAOA/ATIMA** recorded on in the Office of the Judge of Probate of Shelby County, being in the amount of \$604,000.00, executed by the said Robert Lee Ballard, Jr and Teresa Lynn Ballard on the property described as:

See Exhibit "A" for legal.

and as a further inducement for the said **Hometown Lenders, Inc ISAOA/ATIMA** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Hometown Lenders, Inc ISAOA/ATIMA**, the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to **Hometown Lenders, Inc ISAOA/ATIMA**, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

America's First Federal Credit Union

BY: 

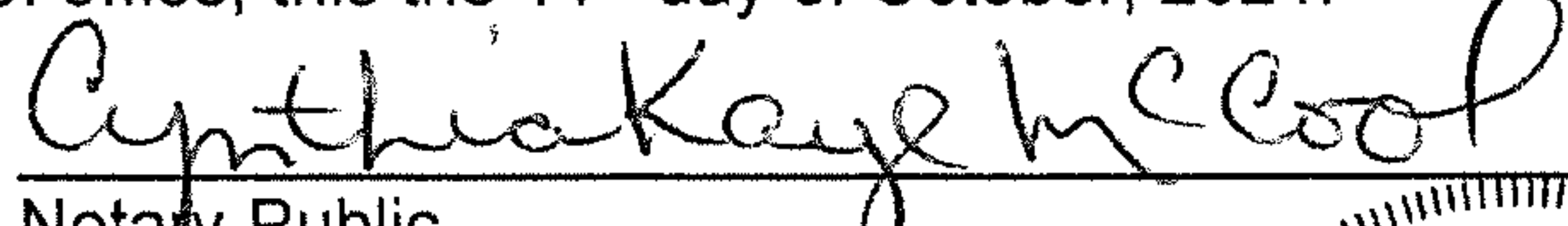
Eric C. Crowe

Real Estate Servicing Manager

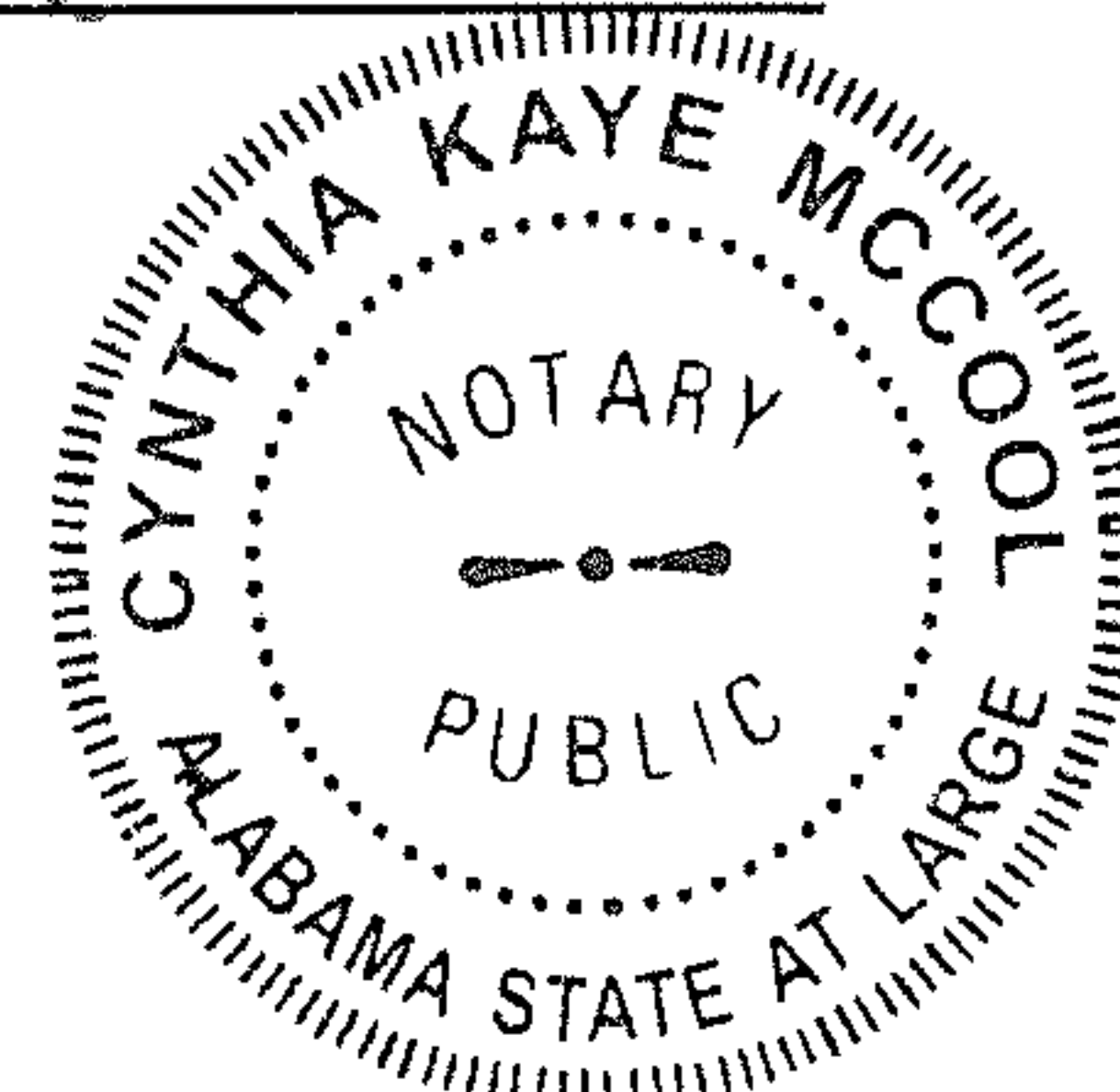
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Eric C. Crowe, whose name as Real Estate Servicing Manager of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Eric C. Crowe, as such Real Estate Servicing Manager and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 11th day of October, 2021.


Notary Public

My Commission Expires: August 4, 2023



THIS INSTRUMENT WAS PREPARED BY
CATHERINE PATTON
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35203

"EXHIBIT A"

20211109000542840 11/09/2021 02:21:50 PM SUBAGREM 2/3

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

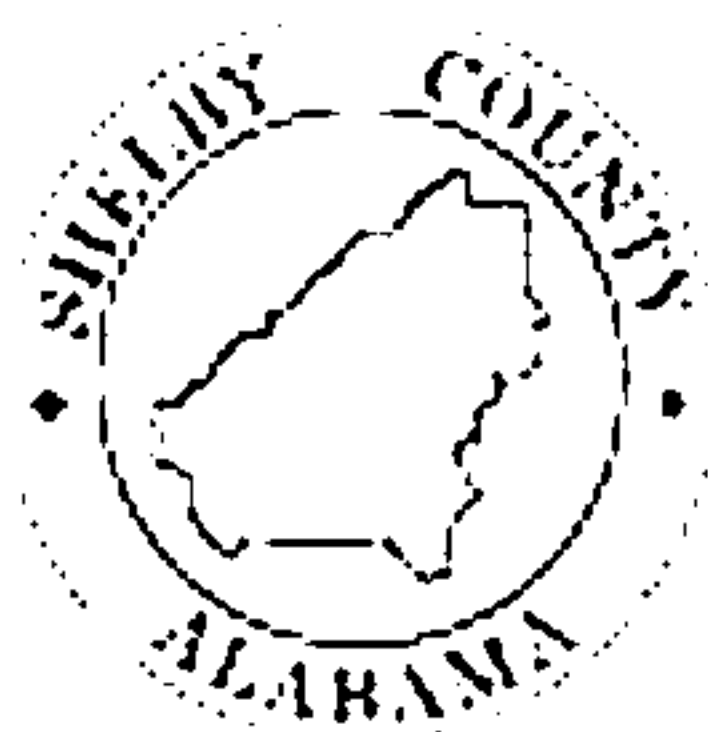
LOT 1011, ACCORDING TO THE SURVEY OF BLACKRIDGE PHASE 1A, AS RECORDED IN MAP BOOK 48, PAGE 83 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES AND ASSESSMENTS FOR THE YEAR 2019 AND SUBSEQUENT YEARS, WHICH ARE NOT YET DUE AND PAYABLE.
2. RESTRICTIONS APPEARING OF RECORD IN INST. NO. 20171204000433480 AND AMENDMENT RECORDED IN INST. NO. 20171204000433490, AMENDED BY AMENDMENT RECORDED IN INST. NO. 20190501000145750, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
3. CERTIFICATE OF BLACKRIDGE RESIDENTIAL ASSOCIATION, INC. RECORDED IN INST. NO. 20171204000433500, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
4. LESS AND EXCEPT ANY PART OF SUBJECT PROPERTY LYING WITHIN ANY LAKE.
5. RIPARIAN RIGHTS ASSOCIATED WITH THE LAKE UNDER APPLICABLE STATE AND/OR FEDERAL LAW.
6. RESERVATIONS, PROVISIONS, EXCEPTIONS AND CONDITIONS AND RIGHTS SET OUT IN REAL 112 PAGE 876 AND CORRECTED BY REAL 328, AT PAGE 1, AND AS SET FORTH IN THAT CERTAIN DEFERRED INTEREST AGREEMENT OF RECORD IN REAL BOOK 247 PAGE 599 AND AMENDED IN REAL BOOK 237 PAGE 636 THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
7. EASEMENT RESERVATION AS SET OUT IN INSTRUMENT 1994-3931, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND INSTRUMENT 200260-2612 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
8. TELECOMMUNICATION CABLE EASEMENT BY COURT ORDER AS RECORDED IN INST. NO. 2012021700059230 AND INST. 2012021300053280 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
9. GRANT OF EASEMENT TO ALABAMA POWER COMPANY AS RECORDED IN INST. NO. 20151006000350460 AND INST. NO. 20151006000624070, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.
10. ASSIGNMENT OF EASEMENT RIGHTS BY RIVERWOODS HOLDINGS, LLC TO BLACKRIDGE PARTNERS, LLC AS RECORDED IN INSTRUMENT NO. 20151230000443770, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

11. COVENANTS, CONDITIONS, EASEMENTS, RESTRICTIONS, PROHIBITIONS AND REQUIREMENTS CONTAINED IN DECLARATION OF RESTRICTIVE COVENANTS BY AND BETWEEN BLACKRIDGE PARTNERS, LLC AND THE U.S. ARMY CORPS OF ENGINEERS PURSUANT TO SECTION 404 OF THE CLEAN WATER ACT AND/OR SECTION 10 OF THE RIVERS AND HARBORS ACT AS RECORDED IN INST. NO. 2016-248830 AND RECORDED MAP RELATING THERETO AS RECORDED IN INST. NO. 2016-248840, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

12. RIGHT OF WAY AGREEMENT GRANTED TO THE WATER WORKS BOARD OF THE CITY OF BIRMINGHAM AS RECORDED IN INST. NO> 20170918000338670, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/09/2021 02:21:50 PM
\$29.00 BRITTANI
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Allen S. Bayl